

United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Chitra Sethuraman  
Debtor

Case No. 19-10096-mdc  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 29

Date Rcvd: Sep 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2020.

db +Chitra Sethuraman, 7448 Rhoads Street, Philadelphia, PA 19151-2922  
14268797 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
14279462 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
14255096 +Citicards Cbna, Citi Bank, PO Box 6077, Sioux Falls, SD 57117-6077  
14269510 +LoanDepot.com, LLC, c/o ALEXANDRA T. GARCIA, McCabe, Weisberg & Conway, P.C.,  
123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060  
14272061 +Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898,  
Attn: Bankruptcy Dept 3F  
14255098 +Police & Fire Federal Credit Union, 1 Greenwood Square Office Park, 3333 Street Rd.,  
Bensalem, PA 19020-2022  
14255100 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Financial Services, Attn: Bankruptcy, PO Box 8026,  
Cedar Rapids, IA 52409)  
14272674 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
14377339 +Toyota Motor Credit Corporation, C/O KML Law Group, 701 Market Street Suite 5000,  
Philadelphia, PA. 19106-1541  
14255101 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053  
14288361 +loanDepot.com, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430  
14269308 +loanDepot.com, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400,  
123 South Broad Street, Philadelphia, PA 19109-1060

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 10 2020 05:03:03 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 10 2020 05:02:48  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Sep 10 2020 05:02:56 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
cr E-mail/Text: megan.harper@phila.gov Sep 10 2020 05:03:03 CITY OF PHILADELPHIA,  
Tax & Revenue Unit, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, Major Tax Litigation Division,  
Philadelphia, PA 19102-1595  
cr +E-mail/PDF: gecsed@recoverycorp.com Sep 10 2020 05:04:19 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14412264 E-mail/Text: megan.harper@phila.gov Sep 10 2020 05:03:03 CITY OF PHILADELPHIA,  
c/o Pamela Elchert Thurmond, Tax & Revenue Unit, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR,  
Major Tax Litigation Division, Philadelphia, PA 19102-1595  
14341635 E-mail/Text: megan.harper@phila.gov Sep 10 2020 05:03:03  
CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB,  
1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1595  
14255094 +E-mail/Text: bankruptcy@capvs.com Sep 10 2020 05:02:55 Cavalry Portfolio Services,  
Attn: Bankruptcy Department, 500 Summit Lake, Ste 400, Valhalla, NY 10595-2322  
14255889 +E-mail/Text: bankruptcy@capvs.com Sep 10 2020 05:02:55 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
14255095 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 10 2020 05:04:43 Chase Card Services,  
Correspondence Dept, PO Box 15298, Wilmington, DE 19850  
14255097 +E-mail/Text: bknotification@loandepot.com Sep 10 2020 05:03:09 Loandepo.com,  
Attn: Bankruptcy Dept, 26642 Towne Center Dr, Foothill Ranch, CA 92610-2808  
14262964 +E-mail/Text: bankruptcydpt@mcsmc.com Sep 10 2020 05:02:51 MIDLAND FUNDING LLC,  
PO Box 2011, Warren, MI 48090-2011  
14281771 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 10 2020 05:04:23  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
14255450 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 10 2020 05:04:45  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14255099 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 10 2020 05:04:43  
Portfolio Recovery, PO Box 41021, Norfolk, VA 23541-1021  
14412058 +E-mail/Text: megan.harper@phila.gov Sep 10 2020 05:03:03 The City of Philadelphia,  
c/o Pamela Elchert Thurmond, Esq., City of Philadelphia Law Department,  
Municipal Services Building, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1617  
TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14285660\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 11, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2020 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor LoanDepot.com, LLC ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
ANN E. SWARTZ on behalf of Creditor LoanDepot.com, LLC ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
ANNE M. AARONSON on behalf of Creditor POLICE AND FIRE FEDERAL CREDIT UNION  
aaronson@dilworthlaw.com,  
mdolan@dilworthlaw.com;cchapman-tomlin@dilworthlaw.com;mferrier@dilworthlaw.com  
BRAD J. SADEK on behalf of Debtor Chitra Sethuraman brad@sadeklaw.com, bradsadek@gmail.com  
LAUREN MOYER on behalf of Creditor LoanDepot.com, LLC ecfmail@ecf.courtdrive.com  
PAMELA ELCHERT THURMOND on behalf of Creditor CITY OF PHILADELPHIA pamelathurmond@phila.gov,  
karena.blaylock@phila.gov  
REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation  
bkgroup@kmlawgroup.com  
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
YONIT A. CAPLOW on behalf of Creditor POLICE AND FIRE FEDERAL CREDIT UNION  
ycaplow@dilworthlaw.com, cchapman-tomlin@dilworthlaw.com,  
cct@dilworthlaw.com;mdolan@dilworthlaw.com

TOTAL: 10

**NOTICE REGARDING TELEPHONIC CHAPTER 7 § 341  
MEETINGS IN THE EASTERN DISTRICT OF PENNSYLVANIA**  
(Effective June 12, 2020)

On June 12, 2020, the United States Trustee for Region 3 issued a supplemental notice continuing all in-person chapter 7, 12, and 13 section 341 meetings for cases filed through October 10, 2020. Chapter 13 debtors should refer to their standing trustee's protocol or website for additional information.

All debtor attorneys and debtors are encouraged to participate in section 341 meetings by telephone, or by such remote means as the trustee has established and noticed. Attorneys and debtors may call in from separate locations. Creditors and creditor attorneys may appear remotely and should use the information provided below or on the docket to participate.

All parties are encouraged to contact the case trustee, check the case docket, and the [UST website](#) for up-to-date information about section 341 meetings of creditors.

Unless otherwise instructed, to participate in a telephonic section 341 meeting, you should use the Call-In Number and Passcode assigned to your trustee, which will be posted to the case docket prior to the section 341 meeting date.

Unless otherwise directed by your trustee, please call-in five minutes before your assigned meeting time and mute your telephone until your case is called.

Please follow the instructions below to ensure a smooth telephonic section 341 meeting of creditors.

- You must use a touch-tone phone.
- If you have a choice, use a landline phone, instead of a cell phone.
- Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
- Make the call from a quiet area where there is as little background noise as possible.
- Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
- Unmute your phone when the trustee calls your case so that the trustee can hear you.
- Wait until the trustee calls your case before speaking because more than one case may be waiting on the conference line at any given time.
- When speaking, identify yourself.
- Do not put the phone on hold at any time after the call is connected.
- Once your meeting of creditors is finished, hang up.
- If you become disconnected before your meeting of creditors is finished, call back.
  
- If you are calling in from another country, please see the additional information available at:

<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>

Debtor's counsel must verify on the record that they have confirmed their client's identity prior to the section 341 meeting of creditors, either via Facetime or Skype or other means.

Required documents for the section 341 meeting of creditors should be provided to the trustee **a week prior to the section 341 meeting of creditors**. These documents should include information sufficient for the trustee to verify the debtor's SSN. Debtors shall have these documents available during the section 341 meeting of creditors in the event there are questions about the information in the documents.

The section 341 meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.